

U.S. Application No. 10/603,347  
Amendment Dated October 27, 2005  
Reply to Office Action of September 6, 2005

the Internet from the purchasing customer to charge the transaction amount to the account of the purchasing customer.

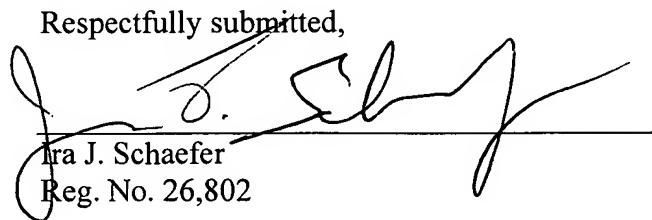
**REMARKS / ARGUMENTS**

In the Office Action of September 6, 2005, the Examiner rejected claims 1-30 over the cited prior art. In response thereto, Applicant substitutes claims 31-86.

The newly presented claims distinguish over the art of record cited by the Examiner by reciting a method for billing for a purchase transaction over the Internet between a purchasing customer and a selling vendor by a on-line services provider which is not the selling vendor. None of the references teach the method by the on-line services provider of providing access to the Internet for the purchasing customer and charging the purchasing customer a transaction amount for the purchase transaction by charging the transaction amount to an account of the purchasing customer.

Applicant requests reconsideration and an early favorable action on the merits.

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Respectfully submitted,  
  
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